

REMARKS

Please reconsider the claims in the application in view of the remarks below.

Claim Objections

Claims 6, 13 and 20 were objected to because they recite “the each.” Without conceding to the propriety of the objection, that recitation is being amended to “said each.” Applicant respectfully requests that the Examiner withdraw the objection in light of the amendment.

Claim Rejections – 35 U.S.C. §112, first paragraph

Claims 1-7 were rejected under 35 U.S.C. §112, first paragraph allegedly because “means for enabling” recited in claim 1 is not disclosed in the specification in terms that a skilled artisan would recognize that the applicant was in possession of the claimed invention. Applicant respectfully disagrees. Paragraph 31 of the published application describes a payment-processing unit, which receives user-selected information. Paragraph 40 describes how a user can make different selections, referring to a user interface screen shown in Fig. 6. In addition, Fig. 1 illustrates a PFM system in a person computer. Further, Fig. 2 shows different units in the PFM system inside a computer. From the foregoing, a person of ordinary skill in the art would understand that “means for enabling” may include a computer firmware or module, software otherwise, and may also include a user interface module such as the screens shown in Fig. 6. For at least the foregoing reasons, applicant believes that the rejection based on section 112, first paragraph is not proper and respectfully requests that the Examiner withdraw the rejection.

Claim Rejections – 35 U.S.C. §102(e)

Claims were rejected under 35 U.S.C. §102(e) as allegedly being anticipated by U.S. Patent No. 6,839,687 issued to Dent et al. (“Dent”). Independent claims 1, 8 and 15 are being amended to

more clearly recite what is being claimed. Support for the amendments can be found in paragraphs 0024, 0026, and 0031 of the published application.

Dent fails to disclose every element claimed in the independent claims as amended. For example, Dent does not disclose or suggest “means for automatically obtaining a user's bank account information data from the bank server via a connection to the bank server according to user preference setting” or “means for enabling the user to select how and when to pay the bills and forwarding said user's selection on the payment to the bank server for actual transaction” as claimed in claim 1.

While Dent mentions providing a summary of the consumer's account on its cashflow analyzer UI, Dent does not disclose or suggest that its system is connected to a bank server and that information is automatically obtained from the bank server. Further, while Dent discloses payment analyzer and bill presentment UI, Dent does not disclose or suggest “forwarding said user's selection on the payment to the bank server for actual transaction.” For at least those reasons, claim 1 is not anticipated by Dent.

Independent claims 8 and 15 are being amended similarly, and therefore, for at least the same foregoing reasons, it is believed that claims 8 and 15 also are not anticipated by Dent. Furthermore, respective dependent claims to independent claims 1, 8 and 15 are believed not to be anticipated by Dent for at least the same reason, by virtue of their dependency.

While the above reason suffices to overcome the rejection of dependent claims 6, 13 and 20, applicant further brings forth the following to the attention of the Examiner. The Office Action alleges that Dent discloses “storing user identification information data for each of the EBPP servers” and “requesting billing information data to each of the EBPP servers using said stored user identification information”. Contrarily, however, the cited passages of Dent as allegedly disclosing those elements describe that a bill management application receives electronic bills and provides notification, for example, to launch its PFM. Those passages do not disclose “user identification

EBPP servers using said stored user identification information.” For at least this additional reason, applicant believes Dent does not disclose or suggest every element claimed in claims 6, 13 and 20.

Claim Rejections – 35 U.S.C. §103(a)

Claim 5 was rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over Dent in view of U.S. Patent No. 6,032,133 issued to Hilt et al. (“Hilt”). Claim 5 is dependent on claim 1; therefore by reason of dependency, the same argument presented with respect to claim 1 applies to claim 5. Further, because Hilt does not make up for which Dent lacks, claim 5 is not obvious over Dent and Hilt.

In view of the foregoing, this application is now believed to be in condition for allowance, and a Notice of Allowance is respectfully requested. If the Examiner believes a telephone conference might expedite prosecution of this case, applicant respectfully requests that the Examiner call applicant’s attorney at (516) 742-4343.

Respectfully submitted,



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